

AMENDMENTS TO THE SPECIFICATION

- **Please amend paragraph [026] of the specification as follows:**

[026] In one configuration consistent with the principles related to the present invention, a financial account provider may process a customer's billing statement based on different conditions set up by the financial account provider. For example, a customer's benefit credit line may have a single credit limit that is adjusted based on, but not limited to, purchase transactions associated with particular merchants' names, merchant locations, merchant types, transaction times, transaction dates, and transaction amounts. Finance charges however, may be processed separately for set sets of transactions based on the standard and benefit credit parameters. In one configuration consistent with the principles related to the present invention, purchase transaction that meet certain conditions associated with a credit card may be processed at a lower interest rate than purchase transactions that do not meet any conditions.

- **Please amend paragraph [046] of the specification as follows:**

[046] FIG. 3 illustrates an exemplary process associated with soliciting offers and processing responses for benefit credit lines from credit card customers. According to an aspect of the invention, to issue lines of credit to potential customers, financial account provider 26 may identify specific target customers to receive a benefit credit line offer (Step 310). To evaluate and identify target customers, several factors may be considered by the financial account provider 26. Such factors may be based on credit information received from one or more credit information sources (i.e., sources that provide credit information to financial account provider 26). Credit information may also

be provided to financial account provider 26 when customers respond to credit card offers from [[is]] the provider 26. Moreover, credit information may be requested by financial account provider 26 when determining a target customer group to extend offers. Credit information may include credit history information and/or personal information (e.g., income, employment status, etc.) that is used when evaluating a customer's credit rating or worthiness. Credit information sources may comprise a commercial credit information source (such as TRW/Experian, Equifax and TransUnion or a similar commercial credit service bureau) and/or private credit information services.

- **Please amend paragraph [055] of the specification as follows:**

[055] For exemplary purposes only and to illustrate embodiments of the transaction process, financial account provider 26 may issue a benefit credit card with a condition with two attributes in accordance with Table 1, a second benefit credit card with a condition with one attribute in accordance with Table 2, and a ~~benefit~~ third benefit credit card with a condition with two attributes in accordance with Table 3. Alternatively, financial account provider 26 may issue a benefit credit card that is associated with condition 1, condition 2, and condition 3. It is understood, however, that the financial account provider 26 may define any number of conditions with any number of attributes and any number of parameters over any period of time to any number of benefit credit cards, and that the condition attributes and the parameters listed in Tables 1, 2, and 3 are not intended to be limiting.

- **Please amend paragraph [060] of the specification as follows:**

[060] FIG. 6 illustrates a flowchart of an exemplary condition parameter set up process for implementing step 560 of FIG. 5. Financial account provider 26 may set up various account parameters for each condition that it has defined. First, the financial account provider 26 may, after choosing the first condition (Step 610), define the type of account parameter to assign to the condition (Step 620). For example, financial account provider 26 may choose from a list containing, but not limited to, "interest rate," "minimum monthly payment wavier," "interest rate waiver," or "payment allocation." In one configuration, depending on the type of account the financial account provider 26 chose, a value may need to be assigned to the type. For example, if the financial account provider chose "interest rate," then the financial account provider may set a rate for the "interest rate" account parameter. After the financial account provider 26 defines the type of parameter to be associated with the condition, the financial account provider 26 may then choose a time period to associate with the type (Step 650). This time period could be, but is not limited to, a length in years, months, days, weeks, hours, or billing cycles. After the financial account provider sets the account parameter time period to be associated with the account parameter type, the financial account provider 26 may assign the account parameter to the condition (Step 660). After the account parameter has been assigned to the condition, the financial account provider 26 may decide to assign another account parameter to the condition. If the financial account provider 26 decides to assign another account parameter (Step 670), the financial account provider 26 may again define another type and time period in accordance with the invention. A condition may have many account parameters associated with it. One

skilled in the art would realize that the manner by which financial account provider 26 defines the account parameters is not limited to the above examples, and other techniques may be implemented without departing from the spirit and scope of the present invention.

- **Please amend paragraph [066] of the specification as follows:**

[066] FIG. 8 illustrates a flowchart of an exemplary transaction match process for implementing step 710 of FIG. 7. As the user performs each purchase transaction with the benefit credit card account, the financial account provider 26 may compare each transaction with each condition that the benefit credit card is associated with. The financial account provider 26 compares the first attribute of the condition (Step: 802) with the transaction's class attribute and ~~locate~~ locates the corresponding transaction attribute class that matches the condition attribute class (Step 810). The financial account provider 26 may then compare the transaction value attribute with the condition value attribute and decides whether the transaction value attribute satisfies the condition value attribute (Step 830).

- **Please amend paragraph [069] of the specification as follows:**

[069] If the first condition attribute value does not match any transaction attribute value, (Step 830; NO) financial account provider 26 may determine if the financial account has another condition associated with it (Step 860). If there is another condition, financial account provider 26 may compare and match the transaction class attributes with the next condition's class attribute (Step 810). If

however, there are no more conditions (Step 860; No) financial account provider 26 may process the purchase transaction with a standard account parameter (Step 870). One skilled in the art would realize that the manner by which financial account provider 26 ~~matches~~ matches the purchase transactions to the conditions is not limited to the above examples, and other techniques may be implemented without departing from the spirit and scope of the present invention